

IN RE:

JENNIFER L. CERCONI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

DEFAULT O/E JAD

Case No.: 17-23127 JAD

Chapter 13

Document No.: 87

FILED

12/14/22 10:09 am

CLERK

U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 14th day of December, 20 22, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

isf
U.S. BANKRUPTCY JUDGE

In re:
Jennifer L. Cercone
Debtor

Case No. 17-23127-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 14, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer L. Cercone, 727 Newport Drive, Pittsburgh, PA 15234-2544
cr	+ Township of Baldwin, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
14670238	+ Allegheny Health Network, POB 645266, Pittsburgh, PA 15264-5250
14670244	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, 121 Champion Way, Suite 100, Cincinnati, OH 45274-2510
14670243	+ Collection Service C, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14670245	+ Credit Protection Assoc, Po Box 802068, Dallas, TX 75380-2068
14670248	+ Duquense Light Company, POB 67, Manchaug, MA 01526-0067
14670250	+ Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14670252	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
14670254	+ Pennsylvania American Water, 800 W. Hershey Park Drive, Hershey, PA 17033-2400
14670255	+ Stonegate Mortgage Corp, 4894 Greenville Ave Ste, Dallas, TX 75206-4120
14704675	+ Township of Baldwin, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Dec 15 2022 00:02:00	Municipality of Mt. Lebanon/Mt. Lebanon School Dis, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 15 2022 00:02:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14670236	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 15 2022 00:03:00	06 Nationwide Insura, c/o Credit Collection, POB 9134, Needham Heights, MA 02494-9134
14670239	^ MEBN	Dec 14 2022 23:57:52	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
14670237	+ Email/Text: bncnotifications@pheaa.org	Dec 15 2022 00:02:00	Aes/pheaa-keycon, Pob 61047, Harrisburg, PA 17106-1047
14670241	Email/Text: bankruptcies@ccf.org	Dec 15 2022 00:02:00	Cleveland Clinic, 9500 Euclid Ave, Cleveland, OH 44195
14670240	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 15 2022 00:14:51	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14670246	+ Email/PDF: pa_dc_ed@navient.com	Dec 15 2022 00:15:04	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14670247	+ Email/Text: mrdiscen@discover.com	Dec 15 2022 00:02:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 14, 2022

Form ID: pdf900

Total Noticed: 39

14850383	Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2022 00:02:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14705522	Email/Text: bankruptcy@homepointfinancial.com	Dec 15 2022 00:02:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14670249	+ Email/Text: Bankruptcy@ICSystem.com	Dec 15 2022 00:02:00	IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
14670251	+ Email/Text: PBNCNotifications@perituservices.com	Dec 15 2022 00:02:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
15403590	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 15 2022 00:14:51	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14704673	+ Email/Text: ebnjts@grblaw.com	Dec 15 2022 00:02:00	Municipality of Mt. Lebanon/Mt. Lebanon SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14721829	Email/PDF: pa_dc_ed@navient.com	Dec 15 2022 00:14:58	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14674889	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 15 2022 00:02:00	Nissan, POB 660366, Dallas, TX 75266-0366
14670253	+ Email/Text: bncnotifications@pheaa.org	Dec 15 2022 00:02:00	P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
14698666	+ Email/Text: bncnotifications@pheaa.org	Dec 15 2022 00:02:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14709958	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 15 2022 00:14:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14670821	+ Email/PDF: rmscedi@recoverycorp.com	Dec 15 2022 00:15:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670256	+ Email/PDF: gecsed@recoverycorp.com	Dec 15 2022 00:15:05	Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14670257	+ Email/PDF: gecsed@recoverycorp.com	Dec 15 2022 00:14:58	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14670258	+ Email/Text: bankruptcydepartment@tsico.com	Dec 15 2022 00:03:00	TSI, Po Box 15609, Wilmington, DE 19850-5609
14670259	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 15 2022 00:03:00	UPMC, POB 371472, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14713580	Email/PDF: ebn_ais@aisinfo.com	Dec 15 2022 00:14:59	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14670260	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 15 2022 00:02:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MIDFIRST BANK
cr		NISSAN - INFINITI LT INC.
cr		Stonegate Mortgage Corporation
14670242		Col
14752190		Duquesne Light Company
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court., Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 14, 2022

Form ID: pdf900

Total Noticed: 39

75234

cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
David A. Scott	on behalf of Creditor NISSAN - INFINITI LT INC. scott@lg-law.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Gary William Short	on behalf of Debtor Jennifer L. Cercone garyshortlegal@gmail.com gwshort@verizon.net
Jeffrey R. Hunt	on behalf of Creditor Municipality of Mt. Lebanon/Mt. Lebanon School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Baldwin jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor Stonegate Mortgage Corporation jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11